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ABSTRACT OF THE DISCLOSURE

A central server configured to promote products over a computer network includes a processor configured to receive a specification of a promotion for a product from a first computer, configured to create an electronic incentive in response to the specification, configured to transfer the electronic incentive to an application server across the computer network, the application server coupled to a merchant server, configured to receive usage data of the electronic incentive from the application server, the usage data determined in response to a promotion usage condition indicated by the merchant server, and configured to generate a report in response to the usage data, a memory coupled to the processor, the memory configured to store the electronic incentive, configured to store the usage data, and configured to store the report, wherein data associated with the electronic incentive is transferred from the application server to the merchant server, wherein the merchant server specifies rendering of the data associated with the electronic incentive, and wherein the promotion usage condition is indicated in the merchant server when a user coupled thereto fulfills requirements of the electronic incentive.

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